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6 UNITED STATES BANKRUPTCY COURT  
7 NORTHERN DISTRICT OF CALIFORNIA

8 IN RE: CASE No. 10-11533  
9 NAVJOT, LLC, CHAPTER 11  
10 DEBTOR. / AMENDMENT TO PLAN

11 The Plan ("Plan") under Chapter 11 of the Bankruptcy Code filed  
12 by NAVJOT, LLC, Debtor herein, on September 3, 2010 is amended as  
13 follows:

14 5.03. Class 4 Claims are impaired. Holders of allowed  
15 Class 4 Claims shall retain the real property collateral in full  
16 satisfaction of the allowed claim. Such holder shall retain the  
17 lien securing said allowed claim and shall, upon entry of the  
18 Confirmation Order, be entitled to enforce its rights to the real  
19 property collateral.

20 5.04. Class 5 Claims are impaired. Holders of allowed Class  
21 5 Claims shall be paid all arrearage within ten (10) days of entry  
22 of the Order of Confirmation. Accrued attorneys fees of such holder  
23 shall be capped at \$13,000 and capitalized into the loan balance.  
24 Such holder shall be paid according the terms of a modified Note  
25 reflecting a reduced interest rate of 6.5% per annum and reamortized  
26 on a 25 year amortization, all due and payable within four (4)  
27 years. All other terms, conditions and covenants contained in the  
28 existing loan documentation shall remain in effect. Such holder

1 shall retain its lien on the collateral.

2        5.05. Class 6 Claims are impaired. Holders of allowed Class  
3 6 Claims shall be paid an amount equal to such holder's interest in  
4 the Debtors' interest in the collateral in monthly installments of  
5 principal and interest at 8% per annum, payable monthly based upon  
6 a thirty year full amortization, all due five years from the  
7 effective date of the Plan. Debtors shall have the right to pre-  
8 payment any portion of interest or principal without penalty. Such  
9 holder shall retain the security interest in the collateral. The  
10 initial payment on such claim following confirmation shall be on the  
11 effective date of the plan and shall be based upon the claim of such  
12 holder heretofore filed. Such filed claim shall be deemed to be the  
13 allowed claim unless Debtor obtains an Order pursuant to Section 506  
14 determining a different amount to be the allowed secured claim.  
15 Should the initial payment(s) made by the Debtor exceed the payments  
16 on the determined allowed secured claim, Debtor shall be credited as  
17 appropriate. Upon default, such holder may immediately proceed with  
18 its rights against its collateral. Except to the extent modified  
19 herein, such holder shall retain all rights under its existing loan  
20 documents.

21        5.09. Class 10 Claims are impaired. Holders of allowed Class  
22 10 Claims shall retain the real property collateral in full  
23 satisfaction of the allowed claim. Such holder shall retain the  
24 lien securing said allowed claim and, upon entry of the Order of  
25 Confirmation, shall be entitled to enforce its rights in such  
26 collateral. Debtor shall turn over to the Receiver all cash  
27 collateral on hand from the collateral less the sum of \$26,000 and  
28 applicable U.S. Trustee fees in connection with the turnover of the

1 cash collateral. Such holder shall not retain a lien in the said  
2 \$26,000 or U.S. Trustee fees withheld. The rights reserved by the  
3 Debtor in paragraph 7.12(c) shall be a mutual reservation inuring to  
4 the holder.

5       5.10. Class 11 Claims are impaired. Holders of allowed Class  
6 11 Claims shall retain the real property collateral in full  
7 satisfaction of the secured allowed claim. Such holder shall retain  
8 the lien securing said allowed secured claim and shall, upon entry  
9 of the Confirmation Order, be entitled to enforce its rights to the  
10 real property collateral. Such holder's allowed unsecured  
11 deficiency claim, if any, is *defined* by the Plan as a Class 15 Claim  
12 in paragraph 3.15 and shall be paid, if any such claim is allowed  
13 pursuant to paragraph 5.14 of the Plan on a prorata basis. Debtor  
14 shall turn over to the Receiver cash collateral on hand less the sum  
15 of \$26,000 and applicable U.S. Trustee fees on the disbursement upon  
16 entry of the Confirmation Order. Such holder shall not retain a  
17 lien in the said \$26,000 or U.S. Trustee fees withheld. Such holder  
18 shall retain its rights, whatever they are, to seek reformation of  
19 the loan documents in the Superior Court. Such holder further  
20 retains its rights to amend its Claim filed herein. Any  
21 determination made by the Superior Court shall not be given  
22 preclusive effect provided that the Debtor herein not actively  
23 litigate before such Superior Court.

24       5.11. Class 12 Claims are impaired. Holders of allowed  
25 Class 12 Claims shall retain the real property collateral in full  
26 satisfaction of the allowed claim. Such holder shall retain the  
27 lien securing said allowed claim and shall, upon entry of the  
28 Confirmation Order, be entitled to enforce its rights to the real

1 property collateral.

2       5.12. Class 13 Claims are impaired. Holders of allowed Class  
3 13 Claims shall retain the real property collateral in full  
4 satisfaction of the allowed claim. Such holder shall retain the  
5 lien securing said allowed claim and shall, on entry of the Order of  
6 Confirmation, be entitled to enforce its rights to the collateral,  
7 including, but not limited to, seeking the appointment of a  
8 receiver. On entry of the Order of Confirmation, Debtor shall turn  
9 over to such holder all cash collateral from the real property  
10 collateral held by the Debtor less applicable U.S. Trustee fees in  
11 connection with the turnover of the cash collateral. Any rents from  
12 the collateral which accrue following the confirmation date and are  
13 paid to or received by the Debtor shall be turned over to such  
14 holder upon receipt by the Debtor.

15       5.13. Class 14 Claims are impaired. Holders of allowed Class  
16 14 Claims shall retain the real property collateral in full  
17 satisfaction of the allowed claim. Such holder shall retain the  
18 lien securing said allowed claim and shall, upon entry of the Order  
19 of Confirmation, be entitled to enforce its rights to the real  
20 property collateral.

21 Dated:     11/24/10

DAVID N. CHANDLER, p.c.

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By: /s/ David N. Chandler

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DAVID N. CHANDLER,  
Attorney for Debtor

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